

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005 Through 10/31/2005

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	126	194	172	118	123	733
Number of Groups Added	987	1,833	2,134	686	1,470	7,110
200 and Less	835	1,606	1,897	567	1,286	6,191
201-500	77	109	130	72	95	483
501-1,000	43	58	51	23	44	219
1,001-1,500	9	15	16	9	21	70
1,501-2,000	5	6	14	5	5	35
2,001-2,999	12	19	8	5	12	56
3,000 and over	6	20	18	5	7	56
Potential New Members	179,213	401,120	840,130	134,156	256,594	1,811,213
Average Size of Groups Added	182	219	394	196	175	255
Applications Denied	0	15	3	5	8	31
Deferrals*	53	78	59	16	27	233
Groups Denied of 3,000 and over	0	1	1	1	3	6
Groups Deferred of 3,000 and over	15	15	12	3	4	49
Largest Approved	16,500	36,000	367,472	20,000	43,500	

\*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION  
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS \*\***

<b>Assets of FCUs</b>	<b>Number of CUs</b>	<b>Number of Groups</b>	<b>Percent of Groups</b>	<b>Potential Members</b>	<b>Percent of Members</b>
<b>Under \$2 million</b>					
Region I	1	1	0%	12	0%
Region II	3	5	0%	2,744	1%
Region III	1	1	0%	220	0%
Region IV	4	10	1%	710	1%
Region V	2	3	0%	34	0%
<b>Total under \$2 million</b>	<b>11</b>	<b>20</b>	<b>0%</b>	<b>3,720</b>	<b>0%</b>
<b>\$2-10 million</b>					
Region I	14	24	2%	2,130	1%
Region II	26	57	3%	2,893	1%
Region III	19	34	2%	4,938	1%
Region IV	23	38	6%	16,637	12%
Region V	11	23	2%	1,953	1%
<b>Total \$2-10 million</b>	<b>93</b>	<b>176</b>	<b>2%</b>	<b>28,551</b>	<b>2%</b>
<b>\$10-20 million</b>					
Region I	24	52	5%	14,095	8%
Region II	23	56	3%	4,729	1%
Region III	21	73	3%	31,767	4%
Region IV	17	54	8%	3,866	3%
Region V	14	19	1%	7,247	3%
<b>Total \$10-20 million</b>	<b>99</b>	<b>254</b>	<b>4%</b>	<b>61,704</b>	<b>3%</b>
<b>\$20-50 million</b>					
Region I	38	138	14%	28,882	16%
Region II	42	148	8%	23,610	6%
Region III	38	146	7%	35,708	4%
Region IV	22	65	9%	9,334	7%
Region V	26	99	7%	38,625	15%
<b>Total \$20-50 million</b>	<b>166</b>	<b>596</b>	<b>8%</b>	<b>136,159</b>	<b>8%</b>
<b>\$50-75 million</b>					
Region I	8	39	4%	5,665	3%
Region II	26	164	9%	32,560	8%
Region III	16	63	3%	23,057	3%
Region IV	12	49	7%	4,261	3%
Region V	13	38	3%	19,593	8%
<b>Total \$50-75 million</b>	<b>75</b>	<b>353</b>	<b>5%</b>	<b>85,136</b>	<b>5%</b>
<b>Over \$75 million</b>					
Region I	43	733	74%	128,429	72%
Region II	80	1,402	76%	334,579	83%
Region III	80	1,817	85%	744,440	89%
Region IV	42	470	69%	99,348	74%
Region V	59	1,288	88%	189,142	74%
<b>Total Over \$75 million</b>	<b>304</b>	<b>5,710</b>	<b>80%</b>	<b>1,495,938</b>	<b>83%</b>
<b>GRAND TOTALS</b>	<b>748</b>	<b>7,109</b>	<b>100%</b>	<b>1,811,208</b>	<b>100%</b>

\*\* The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION I**

From 1/1/2005 through 10/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	126
Number of SEGs Added to FCU Charters	987
Total Number of Potential New Members	179,213
Number of Denials	0
Number of Deferrals (Request Incomplete)	53
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	6
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	0
Total Potential Members of Largest SEG Added	16,500
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	835
201-500 Members	77
501-1,000 Members	43
1,001 - 1,500 Members	9
1,501 - 2,000 Members	5
2,001 - 2,999 Members	12
3,000 and Over Members	6

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION II**

From 1/1/2005 through 10/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	194
Number of SEGs Added to FCU Charters	1,833
Total Number of Potential New Members	401,120
Number of Denials	15
Number of Deferrals (Request Incomplete)	78
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	20
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	19
Number Denied	0
Total Potential Members of Largest SEG Added	36,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,606
201-500 Members	109
501-1,000 Members	58
1,001 - 1,500 Members	15
1,501 - 2,000 Members	6
2,001 - 2,999 Members	19
3,000 and Over Members	20

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION III**

From 1/1/2005 through 10/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	172
Number of SEGs Added to FCU Charters	2,134
Total Number of Potential New Members	840,130
Number of Denials	3
Number of Deferrals (Request Incomplete)	59
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	18
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	8
Number Denied	0
Total Potential Members of Largest SEG Added	367,472
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,897
201-500 Members	130
501-1,000 Members	51
1,001 - 1,500 Members	16
1,501 - 2,000 Members	14
2,001 - 2,999 Members	8
3,000 and Over Members	18

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION IV**

From 1/1/2005 through 10/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	118
Number of SEGs Added to FCU Charters	686
Total Number of Potential New Members	134,156
Number of Denials	5
Number of Deferrals (Request Incomplete)	16
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	5
Number Denied	0
Total Potential Members of Largest SEG Added	20,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	567
201-500 Members	72
501-1,000 Members	23
1,001 - 1,500 Members	9
1,501 - 2,000 Members	5
2,001 - 2,999 Members	5
3,000 and Over Members	5

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION V**

From 1/1/2005 through 10/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	123
Number of SEGs Added to FCU Charters	1,470
Total Number of Potential New Members	256,594
Number of Denials	8
Number of Deferrals (Request Incomplete)	27
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	7
Number Denied	3
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	0
Total Potential Members of Largest SEG Added	43,500
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,286
201-500 Members	95
501-1,000 Members	44
1,001 - 1,500 Members	21
1,501 - 2,000 Members	5
2,001 - 2,999 Members	12
3,000 and Over Members	7

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